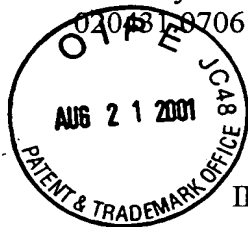


Attorney's Docket No.:

PATENT
09/686,711



1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Pallab K. Chatterjee, et al.
Serial No.: 09/686,711
Date Filed: October 10, 2000
Title: SYSTEM AND METHOD FOR PROVIDING ELECTRONIC
FINANCIAL TRANSACTION SERVICES

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

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AUG 27 2001

Technology Center 2100

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

Applicants respectfully request, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that these references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. Copies of these references are enclosed for the convenience of the Examiner. No representation is made that a search has been made, that these references are material to the patentability of the present application, or that these references qualify as prior art.

Applicants respectfully submit that the claims of this application are patentably distinguishable from these references.

This Information Disclosure Statement is being submitted pursuant to 37 C.F.R. § 1.97(b).

Although Applicants believe no fee is due, the Commissioner is hereby authorized to charge any fee to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

BAKER BOTTS L.L.P.



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BT
11-69-6)

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Dear Sir:

CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that the attached Information Disclosure Statement with six references are being are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on this 21st day of August, 2001 and are addressed to the Assistant Commissioner for Patents, Washington, DC 20231.


Willie Jiles

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